



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [BANNER CORPORATION](#)

**City/State** [WALLA WALLA, WA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [16,181,857](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**BANNER CORPORATION**  
**10 SOUTH FIRST AVENUE**  
**WALLA WALLA, WA 99362**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	15,676,009			13,205,098			13,901,681			11,972,831			10,588,332																	
Net income (\$000) .....	101,237			40,423			115,928			146,278			136,515																	
Number of BHCs in peer group .....	131			127			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	3.19	2.65	83	3.67	2.84	88	3.52	2.77	89	3.99	3.01	90	4.13	3.08	91															
+ Non-interest income .....	0.59	1.11	26	0.71	1.14	30	0.71	1.21	28	0.68	1.32	20	0.80	1.31	29															
- Overhead expense .....	2.38	2.24	63	2.80	2.63	67	2.69	2.57	67	2.99	2.69	69	3.22	2.71	78															
- Provision for credit losses .....	-0.25	-0.15	31	0.78	0.85	50	0.46	0.51	47	0.08	0.15	34	0.08	0.14	34															
+ Securities gains (losses) .....	0.01	0.01	70	0	0.03	48	0.01	0.02	51	0	0.01	49	-0.01	0	21															
+ Other tax equivalent adjustments .....	-0.31	0	0	0	0	49	0	0	48	0	0	6	0	0	9															
= Pretax net operating income (tax equivalent) .....	1.35	1.79	18	0.81	0.64	50	1.08	1.04	48	1.60	1.56	52	1.62	1.57	50															
Net operating income .....	1.29	1.36	49	0.61	0.48	51	0.83	0.81	47	1.22	1.19	48	1.29	1.24	53															
Net income .....	1.29	1.35	50	0.61	0.50	50	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52															
Net income (Subchapter S adjusted) .....				2.16		0.93		1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.61	3.14	81	4.33	3.78	83	4.10	3.55	82	4.88	4.41	79	4.81	4.24	83															
Interest expense .....	0.18	0.27	31	0.35	0.66	16	0.29	0.52	18	0.52	1.08	11	0.33	0.86	8															
Net interest income (tax equivalent) .....	3.43	2.85	83	3.98	3.10	88	3.81	3.01	89	4.36	3.33	88	4.48	3.38	90															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.06	0.13	33	0.07	0.28	24	0.05	0.27	17	0.07	0.21	30	0.01	0.22	11															
Earnings coverage of net loan and lease losses (X) .....	34.78	4.52	78	30.98	21.56	78	38.45	22.91	81	32.59	24.40	75	166.45	21.75	95															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.53	1.39	68	1.52	1.51	57	1.69	1.58	67	1.08	0.83	79	1.11	0.90	77															
Allowance for loan and lease losses / Total loans and leases .....	1.52	1.37	68	1.48	1.48	57	1.65	1.55	65	1.06	0.81	79	1.09	0.89	76															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.30	0.63	21	0.36	0.66	24	0.33	0.71	15	0.40	0.57	33	0.20	0.61	10															
30-89 days past due loans and leases / Total loans and leases .....	0.06	0.27	13	0.20	0.36	34	0.12	0.39	16	0.21	0.43	25	0.28	0.44	33															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-10.39	-1.82	27	1.86	6.94	35	-5.98	3.20	25	6.24	14.45	26	9.58	16.62	28															
Net short-term noncore funding dependence .....	-10.74	-8.21	38	0.74	-2.29	53	-6.68	-4.76	38	4.43	3.38	44	9.08	4.66	60															
Net loans and leases / Total assets .....	59.19	59.81	46	72.10	63.21	76	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	8.86	9.11	46	9.83	9.03	75	9.50	9.13	66	10.71	9.76	76	10.99	9.71	85															
Holding company equity capital / Total assets .....	10.32	10.88	41	11.28	11.06	53	11.09	11.16	47	12.65	12.43	53	12.46	12.22	57															
Total equity capital (including minority interest) / Total assets .....	10.32	11.01	40	11.28	11.18	51	11.09	11.29	44	12.65	12.57	51	12.46	12.27	57															
Common equity tier 1 capital / Total risk-weighted assets .....	11.21	12.69	28	10.67	12.01	29	11.25	12.38	35	10.63	12.17	27	10.75	12.12	33															
Net loans and leases / Equity capital (X) .....	5.74	5.51	58	6.39	5.78	65	5.97	5.58	58	5.91	5.21	69	5.92	5.29	68															
Cash dividends / Net income .....	28.69	25.30	57	36.11	60.26	34	38.16	42.30	45	63.92	33.12	93	47.46	27.31	87															
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	12.33	9.29	65	21.59	17.07	69	19.26	16.68	62	6.17	9.26	51	21.59	7	89															
Equity capital .....	2.71	9.31	16	6.84	6.16	63	4.53	6.99	41	7.81	10.49	51	16.18	7.89	81															
Net loans and leases .....	-7.78	0.79	12	17.77	13.26	73	5.65	9.07	42	7.49	9.10	60	16.01	7.89	84															
Noncore funding .....	-14.79	-23.76	63	-40.03	-2.41	4	-44.30	-12.18	11	-21.32	6.59	13	296.31	10.67	99															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	5.89	11.05	42	6.04	13.39	46	5.89	13.56	40	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	106.98	103.07	73	104.55	103.11	62	105.36	102.81	68	106.42	103.22	71	104.45	103.10	57															
Cash from ops + noncash items + op expense / Op expense + dividends .....	158	130.64	68	113.01	154.33	41	112	147.24	37	207.44	190.27	63	89.25	174.91	13															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	224,315	234,099	466,360	471,473	413,370	-4.18	27.53
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	213,888	220,950	439,476	447,687	397,395	-3.20	22.67
Tax-exempt income on loans and leases.....	10,427	13,149	26,884	23,786	15,975	-20.70	579.73
Estimated tax benefit on income on loans and leases.....	2,501	2,517	5,442	7,076	4,753	-0.64	448.53
Income on loans and leases (tax equivalent).....	226,816	236,616	471,802	478,549	418,123	-4.14	28.62
Investment interest income (tax equivalent).....	34,283	25,595	52,926	51,428	48,726	33.94	112.15
Interest on balances due from depository institutions.....	638	565	907	1,645	1,080	12.92	217.41
Interest income on other earning assets.....	855	1,218	1,887	2,893	2,215	-29.80	-23.66
Total interest income (tax equivalent) .....	262,592	263,994	527,522	534,515	470,144	-0.53	35.48
Interest on time deposits of \$250K or more .....	811	1,408	2,523	2,498	1,322	-42.40	
Interest on time deposits < \$250K.....	2,792	6,436	10,481	13,905	10,069	-56.62	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,034	7,600	12,011	21,227	9,251	-60.08	4.51
Interest on other borrowings and trading liabilities.....	3,555	6,116	10,156	19,138	12,017	-41.87	30.94
Interest on subordinated debt and mandatory convertible securities .....	2,679	14	2,674	0	0	19035.71	
Total interest expense.....	12,871	21,574	37,845	56,768	32,659	-40.34	52.66
Net interest income (tax equivalent).....	249,721	242,420	489,677	477,747	437,485	3.01	34.69
Non-interest income.....	46,392	46,677	98,314	81,753	84,322	-0.61	12.92
Adjusted operating income (tax equivalent) .....	296,113	289,097	587,991	559,500	521,807	2.43	30.74
Overhead expense.....	186,497	184,786	373,858	357,617	340,858	0.93	13.61
Provision for credit losses.....	-19,507	51,276	64,316	10,000	8,500		
Securities gains (losses) .....	562	171	1,012	33	-832	228.65	
Other tax equivalent adjustments .....	-23,942	0	0	-51	-5		
Pretax net operating income (tax equivalent).....	105,743	53,330	150,829	191,917	171,617	98.28	24.63
Applicable income taxes .....	23,942	9,202	26,525	36,854	28,595	160.18	19.50
Tax equivalent adjustments .....	-19,436	3,705	8,376	8,785	6,507		
Applicable income taxes (tax equivalent).....	4,506	12,907	34,901	45,639	35,102	-65.09	-90.23
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	101,237	40,423	115,928	146,278	136,515	150.44	161.38
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	101,237	40,423	115,928	146,278	136,515	150.44	161.38
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	101,237	40,423	115,928	146,278	136,515	150.44	161.38
Investment securities income (tax equivalent).....	34,283	25,595	52,926	51,428	48,726	33.94	112.15
US Treasury and agency securities (excluding mortgage-backed securities) .....	481	648	1,523	3,317	3,688	-25.77	16.46
Mortgage-backed securities .....	20,808	17,120	31,792	38,640	35,076	21.54	103.22
All other securities .....	12,994	7,827	19,611	9,471	9,962	66.02	135.91
Cash dividends declared.....	29,048	14,598	44,235	93,495	64,791	98.99	102.02
Common .....	29,048	14,598	44,235	93,495	64,791	98.99	102.02
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.35	2.92	78	4	3.46	84	3.79	3.27	84	4.46	4	82	4.44	3.87	85
Less: Interest expense .....	0.16	0.25	32	0.33	0.61	16	0.27	0.48	20	0.47	0.98	11	0.31	0.79	8
Equals: Net interest income (tax equivalent) .....	3.19	2.65	83	3.67	2.84	88	3.52	2.77	89	3.99	3.01	90	4.13	3.08	91
Plus: Non-interest income .....	0.59	1.11	26	0.71	1.14	30	0.71	1.21	28	0.68	1.32	20	0.80	1.31	29
Equals: adjusted operating income (tax equivalent) .....	3.78	3.82	54	4.38	4.05	68	4.23	4.04	65	4.67	4.41	67	4.93	4.46	78
Less: Overhead expense .....	2.38	2.24	63	2.80	2.63	67	2.69	2.57	67	2.99	2.69	69	3.22	2.71	78
Less: Provision for credit losses .....	-0.25	-0.15	31	0.78	0.85	50	0.46	0.51	47	0.08	0.15	34	0.08	0.14	34
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0.01	70	0	0.03	49	0.01	0.02	51	0	0.01	49	-0.01	0	20
Plus: other tax equivalent adjustments .....	-0.31	0	0	0	0	49	0	0	48	0	0	6	0	0	9
Equals: Pretax net operating income (tax equivalent) .....	1.35	1.79	18	0.81	0.64	50	1.08	1.04	48	1.60	1.56	52	1.62	1.57	50
Less: Applicable income taxes (tax equivalent) .....	0.06	0.41	1	0.20	0.16	56	0.25	0.23	56	0.38	0.36	55	0.33	0.33	47
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.29	1.36	49	0.61	0.48	51	0.83	0.81	47	1.22	1.19	48	1.29	1.24	53
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.29	1.35	50	0.61	0.50	50	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52
Memo: Net income (last four quarters) .....	1.17	1.25	44	0.90	0.81	53	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52
Net income—BHC and noncontrolling (minority) interest .....	1.29	1.37	50	0.61	0.50	50	0.83	0.83	46	1.22	1.20	48	1.29	1.25	52
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.76	93.15	44	92.35	91.74	60	92.45	92.32	54	91.46	91.05	57	92.25	91.48	57
Average interest-bearing funds / Average assets .....	50.63	62.32	8	52.68	65.48	8	51.55	64.06	7	54.54	65.57	11	53.96	65.56	10
Interest income (tax equivalent) / Average earning assets .....	3.61	3.14	81	4.33	3.78	83	4.10	3.55	82	4.88	4.41	79	4.81	4.24	83
Interest expense / Average earning assets .....	0.18	0.27	31	0.35	0.66	16	0.29	0.52	18	0.52	1.08	11	0.33	0.86	8
Net interest income (tax equivalent) / Average earning assets .....	3.43	2.85	83	3.98	3.10	88	3.81	3.01	89	4.36	3.33	88	4.48	3.38	90
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.53	4.05	77	4.80	4.44	75	4.66	4.27	72	5.32	5.09	72	5.27	4.95	75
Interest-bearing bank balances .....	0.11	0.11	62	1.18	0.50	91	0.28	0.27	57	2.82	2.04	85	1.97	1.64	78
Federal funds sold and reverse repos .....	0.35	0.26	75		0.94			0.68		1.55	2.44	16		2.17	
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.55	3.11	78	4.27	3.74	83	4.04	3.51	82	4.80	4.36	77	4.75	4.20	83
Investment securities (tax equivalent) .....	2.09	1.80	73	2.56	2.51	58	2.30	2.25	55	2.88	2.76	65	2.89	2.68	70
US Treasury and agency securities (excluding mortgage-backed securities) .....	3.11	1.28	95	1.47	2.01	28	1.46	1.75	35	4.99	2.32	95	3.65	2.05	96
Mortgage-backed securities .....	1.64	1.56	56	2.61	2.33	83	2.27	2.05	70	2.74	2.61	66	2.61	2.50	66
All other securities .....	2.57	2.91	39	2.48	3.48	16	2.76	3.24	33	3.29	4.06	30	3.32	4.20	32
Interest-bearing deposits .....	0.18	0.24	37	0.48	0.70	29	0.38	0.53	33	0.65	1.10	16	0.39	0.81	13
Time deposits of \$250K or more .....	0.83	0.76	59	1.49	1.67	28	1.32	1.42	40	1.40	1.96	11	0.85	1.44	11
Time deposits < \$250K .....	0.79	0.72	60	1.40	1.58	32	1.25	1.36	38	1.39	1.82	23	1.04	1.29	31
Other domestic deposits .....	0.09	0.17	31	0.29	0.50	19	0.22	0.36	22	0.46	0.93	15	0.22	0.67	7
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.21	0.19	74	0.34	0.85	20	0.38	0.62	38	0.27	1.86	11	0.22	1.51	7
Other borrowed funds and trading liabilities .....	2.28	1.31	84	1.70	1.62	57	1.84	1.50	67	2.50	2.38	60	2.19	2.28	49
All interest-bearing funds .....	0.32	0.40	40	0.62	0.92	21	0.53	0.74	30	0.87	1.49	15	0.57	1.19	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	46,392	46,677	98,314	81,753	84,322
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	8,607	7,799	15,203	18,023	17,861
Trading revenue.....	762	1,011	2,367	3,031	821
Investment banking fees and commissions.....	1,486	923	1,952	1,651	1,292
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	216	131	-294	1,830	2,654
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	21,500	24,682	51,976	21,302	20,124
Other non-interest income.....	13,821	12,131	27,110	35,916	41,570
Total overhead expenses .....	186,497	184,786	373,858	357,617	340,858
Personnel expense.....	108,767	107,837	212,861	201,130	186,470
Net occupancy expense.....	23,203	23,977	48,834	47,167	44,384
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,422	4,003	7,732	8,151	6,047
Other operating expenses.....	51,105	48,969	104,431	101,169	103,957
Fee income on mutual funds and annuities.....	370	319	655	704	739
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,063	2,159	2,137	2,198	2,187
Average personnel expense per employee.....	52.72	49.95	99.61	91.51	85.26
Average assets per employee.....	7,598.65	6,116.30	6,505.23	5,447.15	4,841.49

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0.80	2.15	36	0.68	2.20	34	0.67	2.02	36	0.86	2.72	33	0.88	3.08
Overhead expenses / Net Interest Income + non-interest income .....	63.95	59.03	73	64.75	63.28	64	64.50	62.28	62	64.94	61.29	67	66.15	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.38	2.24	63	2.80	2.63	67	2.69	2.57	67	2.99	2.69	69	3.22	2.71
Personnel expense.....	1.39	1.25	66	1.63	1.31	83	1.53	1.30	72	1.68	1.41	78	1.76	1.44
Net occupancy expense.....	0.30	0.24	72	0.36	0.26	85	0.35	0.26	83	0.39	0.28	88	0.42	0.28
Other operating expenses.....	0.70	0.73	56	0.80	0.99	46	0.81	0.94	54	0.91	0.97	56	1.04	0.97
Overhead less non-interest income .....	1.79	1.10	92	2.09	1.36	85	1.98	1.25	86	2.30	1.32	93	2.42	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	62.98	58.45	70	63.92	62.83	63	63.58	61.82	62	63.92	60.64	68	65.32	60.37
Personnel expense.....	36.73	33.10	67	37.30	32.43	79	36.20	32.36	71	35.95	32.39	71	35.74	32.51
Net occupancy expense.....	7.84	6.33	74	8.29	6.65	77	8.31	6.58	78	8.43	6.52	83	8.51	6.48
Other operating expenses.....	18.41	18.60	53	18.32	23.06	39	19.08	22.28	43	19.54	21.20	48	21.08	20.90
Total non-interest income .....	15.67	28.18	23	16.15	27.40	25	16.72	28.83	25	14.61	29.23	19	16.16	28.50
Fiduciary activities income .....	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts .....	2.91	3.19	43	2.70	3.35	37	2.59	3.27	36	3.22	3.88	39	3.42	4.15
Trading revenue.....	0.26	0.72	62	0.35	1.60	55	0.40	1.28	55	0.54	1.18	54	0.16	0.85
Investment banking fees and commissions.....	0.50	2.52	28	0.32	2.64	21	0.33	2.46	23	0.30	3.54	20	0.25	3.42
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0.07	0.55	35	0.05	-0.20	60	-0.05	0.01	27	0.33	0.28	69	0.51	0.65
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	7.26	3.83	81	8.54	2.89	86	8.84	3.92	84	3.81	1.86	80	3.86	1.61
Other non-interest income.....	4.67	9.26	21	4.20	9.31	21	4.61	9.65	24	6.42	10.04	29	7.97	9.86
Overhead less non-interest income .....	47.31	29.94	93	47.77	34.19	83	46.86	31.93	84	49.31	31.06	94	49.16	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.64	21.54	62	17.25	18.39	36	17.59	18.63	36	19.20	20.56	37	16.66	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	4.26	23.10	2	24.20	22.75	65	23.14	21.18	63	23.78	23.23	60	20.45	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	7,317,326	7,581,351	7,409,208	7,530,481	7,038,125	-3.48	23.92	
Commercial and industrial loans .....	1,804,031	2,353,144	2,120,903	1,372,969	1,204,963	-23.34	60.96	
Loans to individuals .....	101,818	126,802	113,944	144,916	165,730	-19.70	-18.83	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	149,266	176,533	157,826	185,691	204,871	-15.45	-28.29	
Other loans and leases .....	353,481	304,869	312,896	281,747	241,937	15.95	341.40	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	9,725,922	10,542,699	10,114,777	9,515,804	8,855,626	-7.75	30.74	
Less: Allowance for loan and lease losses .....	148,009	156,352	167,279	100,559	96,485	-5.34	82.01	
Net loans and leases .....	9,577,913	10,386,347	9,947,498	9,415,245	8,759,141	-7.78	30.17	
Debt securities that reprice or mature in over 1 year .....	3,299,532	1,885,873	2,396,713	1,593,419	1,700,046	74.96	145.17	
Mutual funds and equity securities .....	0	340,052	0	0	352	-100.00	-100.00	
Subtotal .....	12,877,445	12,612,272	12,344,211	11,008,664	10,459,539	2.10	47.95	
Interest-bearing bank balances .....	1,138,572	128,938	922,284	73,376	41,167	783.04	1393.99	
Federal funds sold and reverse repos .....	300,000	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	431,813	262,085	347,687	194,232	170,397	64.76	399.01	
Trading assets .....	53,133	68,697	64,037	40,618	28,764	-22.66	-1.98	
Total earning assets .....	14,800,963	13,071,992	13,678,219	11,316,890	10,699,867	13.23	65.92	
Non-interest-bearing cash and due from depository institutions .....	329,359	291,036	311,899	234,359	231,029	13.17	107.87	
Premises, fixed assets, and leases .....	202,928	228,696	213,815	236,393	167,677	-11.27	23.16	
Other real estate owned .....	763	2,400	816	814	2,611	-68.21	-87.59	
Investment in unconsolidated subsidiaries .....	4,444	4,444	4,444	4,444	4,212	0.00	5.51	
Intangible and other assets .....	843,510	807,141	822,524	811,131	765,921	4.51	27.43	
Total assets .....	16,181,857	14,405,607	15,031,623	12,604,031	11,871,317	12.33	63.19	
Quarterly average assets .....	16,025,778	13,817,788	14,802,236	12,407,516	11,355,536	15.98	63.17	
Average loans and leases (YTD) .....	10,024,438	9,864,450	10,120,404	8,996,477	7,937,279	1.62	36.56	
<b>Memoranda</b>								
Loans held-for-sale .....	71,741	258,700	243,795	210,447	171,031	-72.27	-36.64	
Loans not held-for-sale .....	9,654,181	10,283,999	9,870,982	9,305,357	8,684,595	-6.12	31.78	
Real estate loans secured by 1–4 family .....	1,236,274	1,524,595	1,401,591	1,596,744	1,616,360	-18.91	-12.72	
Commercial real estate loans .....	5,912,170	5,869,271	5,834,781	5,748,333	5,221,190	0.73	36.69	
Construction and land development .....	1,381,641	1,269,096	1,310,983	1,247,827	1,160,452	8.87	84.65	
Multifamily .....	584,079	638,045	613,102	610,284	499,581	-8.46	54.97	
Nonfarm nonresidential .....	3,946,450	3,962,130	3,910,696	3,890,222	3,561,157	-0.40	23.32	
Real estate loans secured by farmland .....	168,882	187,485	172,836	185,404	200,575	-9.92	3.61	
Total investment securities .....	3,731,345	2,488,010	2,744,400	1,787,651	1,870,795	49.97	160.49	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	29,751	134,555	105,965	45,543	92,723	-77.89	-44.42	
Municipal securities .....	729,914	636,553	674,516	284,365	294,485	14.67	117.15	
Mortgage-backed securities .....	2,584,609	1,325,571	1,731,181	1,443,703	1,456,007	94.98	158.44	
Asset-backed securities .....	78,638	8,444	9,419	8,126	21,934	831.29	159.76	
Other debt securities .....	308,433	42,835	223,319	5,914	5,294	620.05	2405.34	
Mutual funds and equity securities .....	0	340,052	0	0	352	-100.00	-100.00	
Available-for-sale securities .....	3,275,979	1,706,781	2,322,593	1,551,557	1,636,223	91.94	178.15	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	29,526	134,183	105,625	45,158	91,717	-78.00	-43.70	
Municipal securities .....	328,666	251,099	303,518	107,157	117,822	30.89	112.37	
Mortgage-backed securities .....	2,532,266	1,271,770	1,682,262	1,386,752	1,401,256	99.11	172.38	
Asset-backed securities .....	78,638	8,444	9,419	8,126	21,934	831.29	159.76	
Other debt securities .....	306,883	41,285	221,769	4,364	3,494	643.33	2819.64	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	24,611	20,009	26,874	1,711	-1,683	23.00	91.76	
Available-for-sale securities appreciation (depreciation) .....	26,400	71,530	66,404	21,611	-12,198	-63.09	47.51	
Structured notes, fair value .....	0	0	0	1,003	295			
Pledged securities .....	515,331	370,808	423,760	301,727	312,561	38.98	44.02	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,090,063	5,281,559	5,492,924	3,945,000	3,657,817	15.31	101.39
NOW, ATS and transaction accounts .....	1,736,696	1,399,593	1,569,435	1,280,003	1,191,016	24.09	109.08
Time deposits less brokered deposits < \$250K .....	678,155	733,017	718,256	734,056	765,831	-7.48	
MMDA and other savings accounts .....	4,936,902	4,293,122	4,589,617	3,703,235	3,307,950	15.00	72.83
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	13,441,816	11,707,291	12,370,232	9,662,294	8,922,614	14.82	84.50
Time deposits of \$250K or more .....	194,892	189,590	197,064	183,463	176,962	2.80	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	237,736	166,084	184,785	118,474	118,995	43.14	111.68
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	100,000	50,000	100,000	300,000	540,000	100.00	-69.24
Other borrowings w/remaining maturity over 1 year .....	0	100,000	50,000	150,000	189	-100.00	-100.00
Brokered deposits < \$250K .....	0	119,399	0	202,884	377,472	-100.00	
Noncore funding .....	532,628	625,073	531,849	954,821	1,213,618	-14.79	-50.32
Trading liabilities .....	16,464	24,555	22,327	10,746	2,868	-32.95	-19.50
Subordinated notes and debentures + trust preferred securities .....	215,900	207,753	215,175	119,304	114,091	3.92	131.41
Other liabilities .....	305,838	215,832	225,776	262,832	139,531	41.70	187.25
Total liabilities .....	14,512,646	12,780,504	13,365,359	11,009,997	10,392,722	13.55	69.19
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	346	351	352	357	352	-1.42	1.47
Common surplus .....	1,311,109	1,344,745	1,349,527	1,373,583	1,337,084	-2.50	3.83
Retained earnings .....	319,505	201,448	247,316	186,838	134,055	58.60	399.48
Accumulated other comprehensive income .....	38,251	78,559	69,069	33,256	7,104	-51.31	233.63
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,669,211	1,625,103	1,666,264	1,594,034	1,478,595	2.71	24.71
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,669,211	1,625,103	1,666,264	1,594,034	1,478,595	2.71	24.71
Total liabilities and capital .....	16,181,857	14,405,607	15,031,623	12,604,031	11,871,317	12.33	63.19
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,090,063	5,281,559	5,492,924	3,945,000	3,657,817	15.31	101.39
Interest-bearing deposits .....	7,546,645	6,734,721	7,074,372	6,103,641	5,819,231	12.06	54.15
Total deposits .....	13,636,708	12,016,280	12,567,296	10,048,641	9,477,048	13.49	72.19
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,666,264	1,594,034	1,594,034	1,478,595	1,272,626		
Accounting restatements .....	0	-11,215	-11,215	0	0		
Net income .....	101,237	40,423	115,928	146,278	136,515		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-38,424	-28,844	-24,061	5,225	5,001		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	85,200	179,709		
Less: Dividends declared .....	29,048	14,598	44,235	93,495	64,791		
Change in other comprehensive income .....	-30,818	45,303	35,813	26,152	-16,064		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	-53,921	-34,401		
Holding company equity capital, ending balance .....	1,669,211	1,625,103	1,666,264	1,594,034	1,478,595		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	45.22	36.32	72	52.63	36.22	84	49.29	36.22	75	59.75	37.78	88	59.29	37.19	90
Commercial and industrial loans .....	11.15	12.25	48	16.33	14.99	55	14.11	13.52	56	10.89	12.02	46	10.15	12.85	42
Loans to individuals .....	0.63	3.48	31	0.88	3.53	36	0.76	3.40	34	1.15	4.20	38	1.40	4.31	41
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.92	0.21	89	1.23	0.20	91	1.05	0.19	91	1.47	0.24	90	1.73	0.30	89
Other loans and leases.....	2.18	4.22	33	2.12	4.66	32	2.08	4.63	28	2.24	5.01	30	2.04	5	27
Net loans and leases.....	59.19	59.81	46	72.10	63.21	76	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78
Debt securities over 1 year.....	20.39	17.61	63	13.09	14.01	43	15.94	15.55	53	12.64	14.60	40	14.32	14.63	51
Mutual funds and equity securities .....	0	0.06	14	2.36	0.05	98	0	0.05	13	0	0.06	13	0	0.06	33
Subtotal .....	79.58	78.32	45	87.55	78.43	90	82.12	78.16	61	87.34	79.65	73	88.11	79.97	81
Interest-bearing bank balances .....	7.04	9.11	38	0.90	6.78	6	6.14	7.51	41	0.58	3.06	17	0.35	3.04	9
Federal funds sold and reverse repos .....	1.85	0.52	87	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	2.67	1.53	80	1.82	1.83	61	2.31	1.68	72	1.54	1.91	58	1.44	1.96	58
Trading assets .....	0.33	0.60	61	0.48	1.09	51	0.43	1.01	55	0.32	1.19	61	0.24	1.33	66
Total earning assets.....	91.47	91.43	51	90.74	90.72	51	91	91.05	49	89.79	89.53	51	90.13	89.74	54
Non-interest cash and due from depository institutions.....	2.04	1.01	96	2.02	1.08	96	2.07	1.07	96	1.86	1.14	91	1.95	1.21	89
Other real estate owned.....	0	0.02	39	0.02	0.03	53	0.01	0.02	31	0.01	0.03	28	0.02	0.04	47
All other assets.....	6.50	7.50	41	7.24	8.16	37	6.93	7.82	38	8.35	9.27	38	7.92	8.98	36
<b>Memoranda</b>															
Short-term investments .....	11.56	12.01	53	2.71	10.58	12	8.45	11.17	44	2.12	7.63	27	1.78	7.80	22
U.S. Treasury securities.....	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	0.18	0.77	40	0.93	0.48	76	0.70	0.63	69	0.36	0.54	52	0.78	0.69	67
Municipal securities .....	4.51	1.72	83	4.42	1.45	86	4.49	1.69	82	2.26	1.34	72	2.48	1.62	69
Mortgage-backed securities .....	15.97	12.97	65	9.20	11.11	40	11.52	11.75	49	11.45	11.44	52	12.26	11.13	59
Asset-backed securities .....	0.49	0.38	71	0.06	0.27	64	0.06	0.32	62	0.06	0.28	63	0.18	0.33	68
Other debt securities .....	1.91	0.52	89	0.30	0.39	62	1.49	0.42	85	0.05	0.39	44	0.04	0.41	44
Loans held-for-sale.....	0.44	0.42	68	1.80	0.48	89	1.62	0.52	89	1.67	0.39	89	1.44	0.30	93
Loans held for investment .....	59.66	59.85	43	71.39	63.46	70	65.67	61.72	55	73.83	63.50	78	73.16	63.93	73
Real estate loans secured by 1–4 family .....	7.64	11.69	34	10.58	12.29	42	9.32	11.91	38	12.67	13.29	50	13.62	13.46	49
Revolving .....	2.88	1.45	81	3.63	1.80	82	3.32	1.66	81	4.17	2.07	80	4.58	2.27	83
Closed-end, secured by first liens .....	4.53	9.84	26	6.64	9.99	35	5.73	9.81	30	8.14	10.69	38	8.69	10.57	40
Closed-end, secured by junior liens .....	0.23	0.20	74	0.31	0.26	67	0.27	0.22	75	0.35	0.28	69	0.34	0.31	62
Commercial real estate loans .....	36.54	22.48	87	40.74	21.90	92	38.82	22.22	90	45.61	22.23	93	43.98	21.58	94
Construction and land development .....	8.54	3.35	92	8.81	3.32	93	8.72	3.40	92	9.90	3.44	94	9.78	3.51	95
Multifamily.....	3.61	3.31	64	4.43	3.07	75	4.08	3.12	70	4.84	3.01	79	4.21	2.72	78
Nonfarm nonresidential .....	24.39	14.81	84	27.50	14.50	90	26.02	14.72	86	30.86	14.69	94	30	14.44	94
Real estate loans secured by farmland.....	1.04	0.34	83	1.30	0.33	85	1.15	0.33	84	1.47	0.36	85	1.69	0.41	88

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	75.24	59.66	79	71.91	55.37	80	73.25	57.15	80	79.14	57.46	86	79.48	56.49	84
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	12.71	19.82	27	14.46	19.50	30	13.86	19.43	31	16.78	20.75	34	18.25	21.10	36
Real estate loans secured by 1–4 family.....	4.80	2.42	83	4.96	2.79	78	4.94	2.64	82	5.52	3.15	79	6.14	3.50	80
Revolving .....	7.91	17.22	21	9.50	16.49	28	8.92	16.59	24	11.26	17.39	29	12.11	17.39	30
Closed-end.....	60.79	36.54	91	55.67	32.96	90	57.69	34.63	89	60.41	33.52	92	58.96	32.14	92
Commercial real estate loans .....	14.21	5.50	94	12.04	4.97	93	12.96	5.26	93	13.11	5.09	93	13.10	5.20	93
Construction and land development.....	6.29	1.11	97	5.30	0.93	98	5.20	0.93	96	5.85	0.94	99	6.04	1.02	99
1–4 family.....	7.92	4.33	86	6.74	3.90	81	7.76	4.19	84	7.27	4.02	80	7.07	4.05	84
Other.....	6.01	5.34	64	6.05	4.72	68	6.06	4.96	68	6.41	4.69	71	5.64	4.10	73
Multifamily.....	40.58	24.14	88	37.58	21.76	89	38.66	22.93	89	40.88	22.15	92	40.21	21.40	94
Nonfarm nonresidential .....	17.51	8.14	91	15.57	7.38	90	16.54	7.68	90	16.61	7.72	89	16.15	8.03	89
Owner-occupied.....	23.06	15.71	77	22.01	14.16	79	22.13	14.95	78	24.27	14.34	84	24.06	13.38	89
Other.....	1.74	0.59	82	1.78	0.52	83	1.71	0.54	83	1.95	0.55	84	2.26	0.63	85
Real estate loans secured by farmland.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	18.55	20.98	50	22.32	23.90	47	20.97	22.17	48	14.43	19.53	36	13.61	20.32	30
Commercial and industrial loans .....	1.05	6.28	29	1.20	6.11	32	1.13	6.13	31	1.52	7.13	32	1.87	7.36	33
Loans to individuals .....	0.18	0.51	65	0.17	0.64	64	0.18	0.65	65	0.23	0.81	61	0.22	1.02	57
Credit card loans .....	1.53	0.37	88	1.67	0.31	90	1.56	0.32	90	1.95	0.37	90	2.31	0.46	89
Agricultural loans.....	3.63	8.03	34	2.89	8.93	30	3.09	9.09	28	2.96	9.85	28	2.73	9.66	26
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	483.94	383.17	74	525.10	392.62	73	489.95	381.27	73	544.20	391.26	73	541.54	379.80	73
Real estate loans secured by 1–4 family.....	81.76	124.52	33	105.60	133.24	38	92.68	125.03	35	115.39	138.18	44	124.37	137.84	45
Revolving .....	30.87	15.53	80	36.23	19.64	75	33.03	17.42	76	37.99	21.26	75	41.85	23.33	78
Closed-end.....	50.89	107.53	25	69.37	112.01	29	59.66	106.14	29	77.40	115.20	33	82.52	112.79	36
Commercial real estate loans .....	391.01	238.21	86	406.52	237.30	87	385.84	234.65	86	415.41	229.44	90	401.74	219.72	87
Construction and land development.....	91.38	35.52	95	87.90	35.78	91	86.69	35.62	90	90.18	34.95	92	89.29	35.36	94
1–4 family.....	40.44	7.06	96	38.71	6.74	97	34.80	6.34	96	40.21	6.61	98	41.14	7.04	99
Other.....	50.94	28.07	83	49.19	27.86	80	51.89	28.16	81	49.96	27.32	79	48.15	27.26	79
Multifamily.....	38.63	34.78	65	44.19	33.28	71	40.54	32.74	71	44.10	31.04	77	38.44	27.85	76
Nonfarm nonresidential .....	261	157.17	86	274.43	157.33	86	258.60	155.06	86	281.13	152.10	89	274.01	147.22	87
Owner-occupied.....	112.65	52.65	89	113.71	53.29	89	110.61	52.37	87	114.25	53.07	89	110.04	54.89	86
Other.....	148.36	102.08	74	160.72	101.60	75	148	100.54	70	166.89	97.41	79	163.97	91.80	83
Real estate loans secured by farmland.....	11.17	3.59	83	12.99	3.50	85	11.43	3.44	84	13.40	3.60	83	15.43	4.02	87
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	119.31	127.07	51	162.98	159.86	51	140.25	139.91	51	99.22	122.02	41	92.72	128.82	37
Loans to individuals .....	6.73	35.29	31	8.78	38.40	36	7.53	37.47	34	10.47	43.51	34	12.75	42.67	38
Credit card loans .....	1.13	2.61	66	1.26	3.43	64	1.19	3.30	65	1.55	4.34	60	1.52	5.31	60
Agricultural loans.....	9.87	2.01	90	12.23	2.03	92	10.44	1.88	92	13.42	2.18	91	15.76	2.72	91
Other loans and leases.....	23.38	46.75	35	21.12	51.14	28	20.69	49.54	28	20.36	52.44	25	18.62	51.79	24
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	44.28	28.84	84	41.39	26.07	87	42.35	27.32	85	44.53	26.45	87	43.47	24.79	88
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	284.81	187.37	83	302.21	186.18	86	283.28	183.76	83	306.21	178.57	84	296.23	167.93	86
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	397.46	244.59	87	415.91	244.21	89	393.88	240.85	87	420.46	236.10	90	406.27	225.98	88

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	11.56	12.01	53	2.71	10.58	12	8.45	11.17	44	2.12	7.63	27	1.78	7.80	22
Liquid assets .....	26.88	28.17	47	13.52	24.60	16	20.85	26.22	37	14.57	22.44	28	15.56	22.72	34
Investment securities .....	23.06	19.64	63	17.27	16.55	58	18.26	17.85	55	14.18	16.99	39	15.76	17.27	46
Net loans and leases .....	59.19	59.81	46	72.10	63.21	76	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78
Net loans, leases and standby letters of credit .....	59.32	60.62	43	72.21	64.12	75	66.30	62.48	59	74.81	64.84	76	73.92	65.07	76
Core deposits .....	83.07	74.75	83	81.27	68.08	90	82.29	70.67	89	76.66	63.09	84	75.16	62.13	80
Noncore funding .....	3.29	10.89	17	4.34	16.68	9	3.54	14.13	9	7.58	19.36	16	10.22	21.34	17
Time deposits of \$250K or more .....	1.20	1.81	38	1.32	2.56	28	1.31	2.11	36	1.46	2.94	24	1.49	2.89	26
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	1.47	1.20	70	1.15	1.49	59	1.23	1.47	59	0.94	1.94	50	1	1.97	47
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	-0.38	0.52	12	1.15	0.52	70	1.23	0.54	72	0.94	0.48	62	1	0.54	60
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.62	0.99	59	0.35	2.06	28	0.67	1.24	49	2.38	3.01	46	4.55	3.67	64
Earning assets that reprice within 1 year .....	29.34	38.93	25	25.17	39.71	14	26.85	39.38	20	27.86	39.29	17	27.48	40.29	15
Interest-bearing liabilities that reprice within 1 year .....	4.06	7.04	31	5.59	9.42	28	4.67	8.20	34	6.72	10.19	27	8.43	10.01	52
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	25.28	30.25	37	19.58	28.34	26	22.19	29.11	34	21.14	26.63	34	19.04	27.38	32
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-10.39	-1.82	27	1.86	6.94	35	-5.98	3.20	25	6.24	14.45	26	9.58	16.62	28
Net short-term noncore funding dependence .....	-10.74	-8.21	38	0.74	-2.29	53	-6.68	-4.76	38	4.43	3.38	44	9.08	4.66	60
Short-term investment / Short-term noncore funding .....	383.62	284.81	73	80.63	138.95	39	285.10	184.19	78	35.41	77.77	42	18.22	66.46	27
Liquid assets - short-term noncore funding / Nonliquid assets .....	32.65	34.02	51	11.74	23.27	40	22.59	28.18	48	10.03	16.97	46	6.85	16.04	37
Net loans and leases / Total deposits .....	70.24	74.66	39	86.44	82.84	57	79.15	79.43	49	93.70	90.31	57	92.42	90.08	53
Net loans and leases / Core deposits .....	71.25	81.17	34	88.72	93.70	43	80.41	88.34	38	97.44	103.93	42	98.17	105	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	1.78	0.84	79	1.53	1.82	53	1.96	1.57	65	0.13	0.72	31	-0.14	-0.82	61
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.91	1.94	59	5.47	4.82	66	4.84	4.31	63	1.68	1.36	65	-1.01	-1.98	76
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0	0	40	0	-0.05	66
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	12.20	13.42	56	17.73	12.14	65	15.37	11.38	63	13.21	12.67	60	12.52	16.19	51
Available-for-sale securities .....	87.80	84.66	43	68.60	85.75	19	84.63	87.23	36	86.79	85.40	41	87.46	81.88	49
U.S. Treasury securities .....	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	0.80	4.50	39	5.41	3.23	74	3.86	4.01	67	2.55	3.49	60	4.96	4.02	66
Municipal securities .....	19.56	8.87	78	25.58	9.39	85	24.58	9.83	79	15.91	7.75	76	15.74	9.16	72
Mortgage-backed securities .....	69.27	66.59	53	53.28	67.27	27	63.08	66.64	46	80.76	67.43	67	77.83	65.45	66
Asset-backed securities .....	2.11	2.05	68	0.34	1.68	64	0.34	1.91	60	0.45	1.66	65	1.17	2.05	66
Other debt securities .....	8.27	3.17	82	1.72	2.93	58	8.14	3.01	85	0.33	2.94	44	0.28	2.79	43
Mutual funds and equity securities .....	0	0.32	14	13.67	0.37	98	0	0.35	13	0	0.40	13	0.02	0.42	33
Debt securities 1 year or less .....	11.57	8.69	73	10.53	11.75	57	12.67	10.55	68	10.87	11.86	59	9.11	11.91	56
Debt securities 1 to 5 years .....	17.32	17.05	57	28.56	18.03	74	26.55	17.03	72	37.82	17.94	81	32.33	19.18	77
Debt securities over 5 years .....	71.11	72.17	39	47.24	66.01	25	60.78	69.86	32	51.31	66.02	32	58.54	64.73	33
Pledged securities .....	13.81	33.87	23	14.90	37.40	22	15.44	35.67	25	16.88	30.57	33	16.71	33.30	28
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0.06	0.03	87	0.02	0.04	85
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	378.33	51.37	96	107.94	146.89	50	374.56	183.32	82	26.49	26.69	61	62.52	6.77	91
Investment securities .....	49.97	33.34	70	41.03	14.17	85	53.52	23.62	84	-4.44	11.75	17	58.57	9.42	92
Core deposits .....	14.82	16.88	52	30.50	25.99	73	28.03	26.88	64	8.29	11.23	51	11.91	7.29	76
Noncore funding .....	-14.79	-23.76	63	-40.03	-2.41	4	-44.30	-12.18	11	-21.32	6.59	13	296.31	10.67	99

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	3,489,129	3,263,117	3,308,497	3,091,358	2,870,126
Commit: Secured commercial real estate loans .....	1,126,188	947,021	1,027,603	1,033,882	876,269
Commit: Unsecured real estate loans .....	110,997	108,708	102,298	103,343	101,891
Credit card lines (reported semiannually, June/Dec) .....	160,323	178,245	179,286	170,953	159,860
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	20,491	15,273	18,415	14,291	16,142
Commercial and similar letters of credit .....	0	7	0	7	1,642
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	40,557	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	1,633	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	42,190	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	218,560	275,239	283,414	310,215	162,578
Written options contracts (interest rate) .....	127,481	207,657	248,207	66,196	37,992
Purchased options contracts (interest rate) .....	0	12,118	78,554	0	0
Interest rate swaps .....	949,276	822,886	904,196	751,049	552,694
Futures and forward foreign exchange .....	163	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	21.56	22.45	54	22.65	21.74	58	22.01	22.01	56	24.53	23.52	60	24.18	24.05	58
Standby letters of credit .....	0.13	0.67	9	0.11	0.72	10	0.12	0.71	11	0.11	0.84	10	0.14	0.92	12
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	39	0	0.02	20	0	0.02	36	0.01	0.02	59
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.25	0.25	69	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0.01	0.19	60	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.26	0.14	82	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	8.01	49.75	28	9.15	51.68	25	10.07	48.62	28	8.95	68.47	26	6.35	65.81	24
Interest rate contracts .....	8	35.96	29	9.15	36.85	27	10.07	34.36	31	8.95	47.31	27	6.35	43.84	27
Interest rate futures and forward contracts .....	1.35	5.17	68	1.91	9.28	62	1.89	6.21	66	2.46	10.67	74	1.37	11.40	70
Written options contracts (interest rate) .....	0.79	1.82	55	1.44	2.30	60	1.65	2.18	63	0.53	2.47	51	0.32	2.16	44
Purchased options contracts (interest rate) .....	0	1.33	21	0.08	1.51	51	0.52	1.46	63	0	2.65	22	0	2.32	23
Interest rate swaps .....	5.87	20.67	29	5.71	22.27	25	6.02	20.83	26	5.96	28.86	24	4.66	26.74	26
Foreign exchange contracts .....	0	6.16	53	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.93	55	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	34.81	42.93	53	33.08	41.55	51	32.69	42.82	49	34.36	45.53	47	36.16	44.93	55

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,295,480	1,317,900	1,514,371	1,127,460	753,264
Interest rate contracts .....	1,295,317	1,317,900	1,514,371	1,127,460	753,264
Foreign exchange contracts.....	163	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	218,723	275,239	283,414	310,215	162,578
Written options .....	127,481	207,657	248,207	66,196	37,992
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	127,481	207,657	248,207	66,196	37,992
Purchased options .....	0	12,118	78,554	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	12,118	78,554	0	0
Swaps .....	949,276	822,886	904,196	751,049	552,694
Held for trading.....	948,963	842,812	1,060,627	743,914	544,748
Interest rate contracts .....	948,963	842,812	1,060,627	743,914	544,748
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	346,517	475,088	453,744	383,546	208,516
Interest rate contracts .....	346,354	475,088	453,744	383,546	208,516
Foreign exchange contracts.....	163	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,214,100	1,110,242	1,266,164	1,061,263	715,270
One year or less .....	247,663	471,096	477,097	477,475	174,056
Over 1 year to 5 years .....	156,566	208,589	229,696	193,835	234,789
Over 5 years .....	809,871	430,557	559,371	389,953	306,425
Gross negative fair value (absolute value) .....	26,990	26,689	25,598	11,562	6,607
Gross positive fair value.....	29,130	52,389	46,369	16,183	5,498
Held for trading.....	26,470	46,193	40,940	14,982	4,768
Non-traded.....	2,660	6,196	5,429	1,201	730
Current credit exposure on risk-based capital derivative contracts .....	26,470	45,458	39,194	14,991	2,868
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.99	94.09	53	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0.01	3.27	51	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	16.88	12.57	69	20.88	12.99	72	18.71	14.05	67	27.51	13.49	78	21.58	12.78	74
Written options .....	9.84	7.49	71	15.76	8.37	81	16.39	8.18	80	5.87	5.91	61	5.04	6.60	58
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	9.84	7.20	72	15.76	7.94	82	16.39	7.73	81	5.87	5.10	65	5.04	5.49	61
Purchased options .....	0	3.44	19	0.92	3.38	52	5.19	3.42	74	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.04	21	0.92	2.87	55	5.19	2.86	76	0	3.35	18	0	3.20	20
Swaps .....	73.28	71.23	41	62.44	69.92	32	59.71	68.76	33	66.61	69.75	40	73.37	70.34	45
Held for trading .....	73.25	40.60	63	63.95	43.50	52	70.04	43.53	55	65.98	44.16	54	72.32	46.31	57
Interest rate contracts .....	73.25	34.42	75	63.95	37.56	61	70.04	36.62	70	65.98	37.24	66	72.32	38.40	66
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	26.75	59.40	36	36.05	56.50	47	29.96	56.47	44	34.02	55.84	45	27.68	53.69	42
Interest rate contracts .....	26.74	56.19	38	36.05	54.31	48	29.96	53.82	44	34.02	52.22	46	27.68	50.60	44
Foreign exchange contracts .....	0.01	0.38	67	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	93.72	91.87	38	84.24	89.91	25	83.61	91.48	24	94.13	93.86	37	94.96	94.47	39
One year or less .....	19.12	28.05	51	35.75	30.94	67	31.50	32.05	58	42.35	32.17	66	23.11	32.51	54
Over 1 year to 5 years .....	12.09	26.03	25	15.83	27.26	37	15.17	27.06	31	17.19	30.45	37	31.17	31.16	51
Over 5 years .....	62.52	30.08	80	32.67	28.48	56	36.94	29.56	57	34.59	28.09	59	40.68	28.71	64
Gross negative fair value (absolute value) .....	2.08	1.25	74	2.03	1.76	63	1.69	1.55	63	1.03	0.83	59	0.88	0.72	64
Gross positive fair value .....	2.25	1.68	73	3.98	2.69	72	3.06	2.23	68	1.44	1.19	64	0.73	0.85	43
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.05	51	0.02	0.07	38	0.02	0.07	39	0.01	0.06	41	0.01	0.06	33
Gross positive fair value (X) .....	0.02	0.07	37	0.04	0.11	32	0.03	0.09	35	0.01	0.07	31	0	0.06	26
Held for trading (X) .....	0.02	0.05	52	0.04	0.08	47	0.03	0.07	48	0.01	0.06	44	0	0.05	44
Non-traded (X) .....	0	0.01	29	0	0.02	39	0	0.02	35	0	0.01	32	0	0.01	22
Current credit exposure (X) .....	0.02	0.05	41	0.03	0.08	37	0.03	0.06	37	0.01	0.05	37	0	0.04	23
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.24	0.63	40	0.42	1.03	37	0.36	0.85	39	0.14	0.73	37	0.03	0.53	26

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	167,279	100,559	100,559	96,485	89,028
Gross losses .....	5,240	6,264	11,640	8,391	5,170
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	2,105	3,008	6,263	2,465	4,127
Net losses .....	3,135	3,256	5,377	5,926	1,043
Provision for loan and lease losses .....	-16,135	51,237	64,285	10,000	8,500
Adjustments .....	0	7,812	7,812	0	0
Ending balance .....	148,009	156,352	167,279	100,559	96,485
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.21	-0.14	32	0.78	0.85	50	0.46	0.51	47	0.08	0.15	34	0.08	0.14
Provision for loan and lease losses / Average loans and leases .....	-0.32	-0.25	34	1.04	1.37	46	0.64	0.82	39	0.11	0.24	31	0.11	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-514.67	77.32	15	1,573.62	792.43	84	1,195.56	487.86	86	168.75	130.58	77	814.96	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.53	1.39	68	1.52	1.51	57	1.69	1.58	67	1.08	0.83	79	1.11	0.90
Allowance for loan and lease losses / Total loans and leases .....	1.52	1.37	68	1.48	1.48	57	1.65	1.55	65	1.06	0.81	79	1.09	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	23.61	15.27	81	24.01	11.83	87	31.11	11.58	89	16.97	8.03	84	92.51	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	516.66	318.67	84	436.13	321.01	76	513.76	299.17	85	268.15	218.72	76	654.27	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	481.13	260.68	84	417.83	244.42	83	469.70	244.34	88	252.07	151.73	82	596.69	160.51
Gross loan and lease losses / Average loans and leases .....	0.10	0.22	31	0.13	0.35	25	0.12	0.34	20	0.09	0.28	26	0.07	0.30
Recoveries / Average loans and leases .....	0.04	0.08	37	0.06	0.07	55	0.06	0.07	53	0.03	0.08	23	0.05	0.09
Net losses / Average loans and leases .....	0.06	0.13	33	0.07	0.28	24	0.05	0.27	17	0.07	0.21	30	0.01	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses .....	18.08	16.12	65	35.85	15.46	91	74.64	33.98	90	47.68	36.22	82	47.44	41.30
Earnings coverage of net loan and lease losses (X) .....	34.78	4.52	78	30.98	21.56	78	38.45	22.91	81	32.59	24.40	75	166.45	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.10	0.03	81	-0.01	0.03	18	0.02	0.04	50	0	0.01	50	-0.03	0.02
Real estate loans secured by 1-4 family .....	0.01	-0.01	82	-0.02	0.01	22	-0.02	0.01	20	-0.01	0.01	33	-0.05	0.01
Revolving .....	0.09	-0.05	85	-0.02	0.01	28	0.01	0.01	63	0.07	0.02	75	-0.01	0.03
Closed-end .....	-0.03	-0.01	24	-0.02	0.01	16	-0.04	0	13	-0.04	0	9	-0.08	0.01
Commercial real estate loans .....	0.12	0.05	76	0	0.03	16	0.03	0.07	46	0.01	0.01	57	-0.02	0.01
Construction and land development .....	-0.01	0	24	0	0	45	0	0	49	-0.01	-0.01	34	0.02	-0.03
1-4 family .....	-0.01	0	7	0	0	23	0	0	31	0	0	85	0	-0.01
Other .....	0	-0.01	63	0	0	60	0	0	57	-0.01	-0.01	28	0.02	-0.02
Multifamily .....	0	0.01	51	0.02	0	95	0.01	0	88	0	0	56	0	0
Nonfarm nonresidential .....	0.18	0.07	78	-0.01	0.05	7	0.04	0.11	46	0.02	0.02	62	-0.03	0.02
Owner-occupied .....	0.05	0.01	89	0	0.02	10	0.01	0.02	56	0	0.01	26	-0.03	0.01
Other .....	0.13	0.06	80	0	0.03	13	0.03	0.08	54	0.02	0.01	73	-0.01	0.01
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0.22	0.02	91	-0.01	0.01	15	0	0
Commercial and industrial loans .....	-0.04	0.20	12	0.37	0.46	56	0.19	0.47	32	0.26	0.37	45	0.08	0.31
Loans to individuals .....	0.78			1.24	1.41	57	1.08	1.13	64	0.78	1.17	46	0.73	1.16
Credit card loans .....	0.76	2.18	22	3.32	3.43	41	2.34	2.92	33	3.20	3.11	48	3.29	2.92
Agricultural loans .....	0	0.03	48	-1.94	0.15	2	-1.03	0.19	1	0.47	0.08	87	0.34	0.15
Loans to foreign governments and institutions .....	0			0			0			0		0		
Other loans and leases .....	0	0.08	19	0	0.13	27	0	0.15	25	0	0.15	31	0	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....		5,729		20,929		12,405		20,178		25,108					
90+ days past due loans and leases .....		2,116		1,570		3,054		2,392		1,423					
Nonaccrual loans and leases.....		28,647		35,850		32,560		37,501		14,747					
Total past due and nonaccrual loans and leases.....		36,492		58,349		48,019		60,071		41,278					
Restructured 30-89 days past due .....		0		574		205		0		1,956					
Restructured 90+ days past due .....		63		0		0		0		0					
Restructured nonaccrual .....		1,207		4,168		1,220		1,496		317					
Total restructured loans and leases .....		1,270		4,742		1,425		1,496		2,273					
30-89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		5,409		5,816		5,580		6,465		11,467					
Other real estate owned.....		763		2,400		816		814		2,611					
<b>Other Assets</b>															
30-89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.06	0.27	13	0.20	0.36	34	0.12	0.39	16	0.21	0.43	25	0.28	0.44	33
90+ days past due loans and leases .....	0.02	0.10	46	0.01	0.13	37	0.03	0.12	46	0.03	0.15	39	0.02	0.17	31
Nonaccrual loans and leases.....	0.29	0.58	25	0.34	0.61	25	0.32	0.66	18	0.39	0.51	38	0.17	0.54	10
90+ days past due and nonaccrual loans and leases.....	0.32	0.73	19	0.35	0.80	16	0.35	0.85	16	0.42	0.71	27	0.18	0.75	8
30-89 days past due restructured.....	0	0.01	19	0.01	0.01	60	0	0.01	48	0	0.01	13	0.02	0.02	71
90+ days past due restructured .....	0	0	71	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.01	0.12	12	0.04	0.13	25	0.01	0.13	14	0.02	0.14	18	0	0.16	9
30-89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.06	0.27	13	0.20	0.37	34	0.12	0.40	16	0.21	0.43	25	0.28	0.44	33
90+ days past due assets .....	0.02	0.10	45	0.01	0.13	35	0.03	0.12	46	0.03	0.15	38	0.02	0.18	30
Nonaccrual assets .....	0.29	0.59	23	0.34	0.62	25	0.32	0.67	18	0.39	0.53	38	0.17	0.57	10
30+ days past due and nonaccrual assets .....	0.38	1.04	11	0.55	1.21	15	0.47	1.29	9	0.63	1.19	20	0.47	1.26	6
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.19	0.43	19	0.26	0.49	24	0.24	0.52	22	0.32	0.44	38	0.14	0.48	11
90+ days past due and nonaccrual assets + other real estate owned .....	0.19	0.46	15	0.28	0.52	22	0.24	0.55	18	0.32	0.48	34	0.16	0.52	10
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.22	0.52	15	0.31	0.56	21	0.26	0.60	19	0.36	0.53	30	0.26	0.60	18
Allowance for loan and lease losses .....	23.57	67.93	11	28.55	65.48	14	23.41	66.66	9	44.53	115.41	12	31.90	118.28	7
Equity capital + allowance for loan and lease losses .....	1.92	4.43	19	2.51	4.83	21	2.14	4.97	17	2.64	4.28	30	1.95	4.79	16
Tier 1 capital + allowance for loan and lease losses.....	2.28	5.28	17	3.05	5.98	21	2.54	6.05	17	3.24	5.65	25	2.37	6.16	16
Loans and leases + other real estate owned .....	0.36	0.88	15	0.42	0.92	16	0.39	0.97	13	0.47	0.85	20	0.35	0.96	10

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30-89 days past due.....	0.04	0.24	15	0.13	0.39	25	0.09	0.39	14	0.21	0.38	28	0.26	0.42	32
	90+ days past due .....	0.02	0.12	53	0.01	0.15	40	0.03	0.16	53	0.03	0.16	47	0.02	0.22	41
	Nonaccrual.....	0.35	0.65	29	0.24	0.63	17	0.38	0.76	25	0.19	0.46	24	0.15	0.57	15
Commercial and industrial	30-89 days past due.....	0.15	0.17	56	0.38	0.23	77	0.20	0.23	59	0.23	0.31	47	0.38	0.30	70
	90+ days past due .....	0.03	0.02	74	0	0.03	17	0.05	0.03	73	0.03	0.05	58	0	0.05	23
	Nonaccrual.....	0.11	0.64	12	0.73	0.75	55	0.15	0.75	13	1.63	0.83	85	0.23	0.76	20
Individuals	30-89 days past due.....	0.20	0.55	27	0.24	0.58	25	0.49	0.83	31	0.32	0.83	25	0.61	0.84	34
	90+ days past due .....	0	0.07	18	0.01	0.13	38	0	0.14	19	0	0.17	16	0.02	0.16	41
	Nonaccrual.....	0.02	0.18	30	0.05	0.22	36	0.02	0.28	26	0.08	0.17	45	0.02	0.23	22
Depository institution loans	30-89 days past due.....		0			0.03			0			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30-89 days past due.....	0.13	0.16	68	1.14	0.31	85	0.19	0.17	73	0.36	0.24	73	0.61	0.17	84
	90+ days past due .....	0	0	44	0.60	0.03	94	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0.46	0.69	68	0.17	0.80	53	0.68	0.49	75	0.22	0.67	58	0.72	0.75	67
Foreign governments	30-89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30-89 days past due.....	0	0.11	18	0	0.14	12	0.16	0.18	63	0.02	0.20	35	0	0.17	12
	90+ days past due .....	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	0.09	0.35	20	0.12	0.60	12	0.43	0.65	39	0.36	0.67	26	0.54	0.71	46
	90+ days past due .....	0.06	0.27	58	0.03	0.29	50	0.14	0.33	68	0.08	0.31	57	0.07	0.46	46
	Nonaccrual .....	0.50	0.82	36	0.41	0.84	25	0.50	0.89	32	0.40	0.73	31	0.18	0.86	15
Revolving	30–89 days past due .....	0.05	0.29	19	0.21	0.40	37	0.13	0.48	19	0.19	0.45	22	0.21	0.50	24
	90+ days past due .....	0.03	0.02	76	0	0.03	65	0.03	0.03	74	0.06	0.05	72	0.07	0.05	67
	Nonaccrual .....	0.43	1.05	37	0.49	1.27	37	0.58	1.13	40	0.38	1	29	0.17	1.17	15
Closed-end	30–89 days past due .....	0.12	0.36	29	0.07	0.61	9	0.59	0.65	56	0.45	0.70	39	0.71	0.75	57
	90+ days past due .....	0.08	0.29	62	0.05	0.33	55	0.21	0.38	76	0.09	0.35	58	0.07	0.53	51
	Nonaccrual .....	0.54	0.77	40	0.36	0.81	25	0.45	0.87	31	0.41	0.70	34	0.19	0.84	17
Junior lien	30–89 days past due .....	0.03	0.01	86	0.01	0.02	39	0.02	0.02	65	0.01	0.02	42	0.06	0.03	80
	90+ days past due .....	0	0	36	0	0	79	0.06	0	98	0.01	0	85	0	0	69
	Nonaccrual .....	0.14	0.04	90	0.14	0.05	87	0.11	0.04	85	0.09	0.04	81	0.04	0.06	53
Commercial real estate	30–89 days past due .....	0.02	0.14	25	0.05	0.23	25	0.01	0.26	11	0.15	0.18	52	0.17	0.17	54
	90+ days past due .....	0.02	0.01	73	0	0.02	22	0	0.02	23	0.01	0.03	56	0.01	0.03	50
	Nonaccrual .....	0.32	0.52	41	0.20	0.43	32	0.35	0.62	38	0.14	0.23	38	0.14	0.28	32
Construction and development	30–89 days past due .....	0.01	0.12	42	0	0.24	30	0.03	0.28	32	0.37	0.28	71	0.57	0.21	84
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0.03	0.02	74	0	0.02	31
	Nonaccrual .....	0.04	0.36	40	0.06	0.25	39	0.07	0.41	41	0.15	0.20	65	0.27	0.19	72
1–4 family	30–89 days past due .....	0.01	0.02	73	0	0.04	28	0.03	0.03	67	0.26	0.06	89	0.50	0.06	96
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0.03	0	89	0	0	43
	Nonaccrual .....	0	0.02	30	0.03	0.04	69	0.03	0.03	71	0.12	0.02	90	0.08	0.02	83
Other	30–89 days past due .....	0	0.07	21	0	0.17	38	0	0.22	13	0.11	0.20	59	0.07	0.13	51
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.04	0.29	47	0.03	0.18	38	0.05	0.35	43	0.04	0.17	42	0.20	0.15	70
Multifamily	30–89 days past due .....	0	0.06	28	0	0.08	24	0	0.09	22	0.05	0.08	65	0.06	0.10	62
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.14	21	0.01	0.08	40	0	0.11	20	0.01	0.05	47	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.03	0.14	30	0.07	0.20	34	0.01	0.23	16	0.09	0.14	42	0.05	0.17	20
	90+ days past due .....	0.02	0.01	78	0	0.02	27	0	0.02	26	0.01	0.03	57	0.01	0.03	57
	Nonaccrual .....	0.47	0.66	48	0.28	0.55	31	0.50	0.80	44	0.15	0.28	35	0.11	0.30	27
Owner Occupied	30–89 days past due .....	0	0.04	10	0.03	0.07	37	0.01	0.07	24	0.02	0.07	26	0.04	0.09	29
	90+ days past due .....	0.02	0	90	0	0.01	30	0	0	33	0.01	0.01	68	0.01	0.01	67
	Nonaccrual .....	0.24	0.25	57	0.12	0.24	32	0.27	0.27	52	0.11	0.16	45	0.08	0.17	34
Other	30–89 days past due .....	0.03	0.09	48	0.04	0.11	48	0	0.14	11	0.07	0.07	62	0.02	0.07	35
	90+ days past due .....	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.23	0.40	47	0.16	0.24	51	0.23	0.44	43	0.05	0.10	43	0.04	0.13	35
Farmland	30–89 days past due .....	0	0.11	30	2.81	0.31	94	0.02	0.11	62	0.77	0.23	86	0.30	0.25	71
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.38	1.10	54	0.16	1.24	40	0.39	1.13	49	0.14	0.84	45	0.14	1.23	43
Credit card	30–89 days past due .....	0.02	0.63	14	0.40	0.90	25	0.34	0.95	22	0.55	1.19	17	1.55	1.22	71
	90+ days past due .....	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0.02	0.73	26
	Nonaccrual .....	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,311,455	1,345,096	1,349,879	1,373,940	1,337,436										
Retained earnings .....	340,622	221,941	274,094	186,838	134,055										
Accumulated other comprehensive income (AOCI) .....	38,251	78,559	69,069	33,256	7,104										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,690,328	1,645,596	1,693,042	1,594,034	1,478,595										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	410,434	402,612	395,737	421,070	404,336										
Accumulated other comprehensive income-related adjustments .....	20,064	54,363	50,467	16,425	-9,270										
Other deductions from common equity tier 1 capital .....	18,187	24,196	18,602	16,831	16,374										
Subtotal: .....	1,241,643	1,164,425	1,228,236	1,139,708	1,067,155										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,241,643	1,164,425	1,228,236	1,139,708	1,067,155										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	143,500	143,500	143,500	143,500	136,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	143,500	143,500	143,500	143,500	136,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	143,500	143,500	143,500	143,500	136,000										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	100,000	100,000	100,000	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	133,369	136,511	136,651	103,275	99,084										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	233,369	236,511	236,651	103,275	99,084										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	233,369	236,511	236,651	103,275	99,084										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,618,512	1,544,436	1,608,387	1,386,483	1,302,239										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	16,046,895	13,838,281	14,829,014	12,407,516	11,355,536										
Less: Deductions from common equity tier 1 capital .....	410,434	402,612	395,737	421,070	404,336										
Less: Other deductions .....	0	136,540	0	0	0										
Total assets for leverage ratio .....	15,636,461	13,299,129	14,433,277	11,986,446	10,951,200										
Total risk-weighted assets .....	11,071,537	10,917,247	10,918,399	10,719,328	9,925,896										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.21	12.66	28	10.67	11.98	29	11.25	12.35	35	10.63	12.11	28	10.75	12.09	34
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	12.51	13.44	42	11.98	12.72	44	12.56	13.08	49	11.97	12.78	40	12.12	12.85	42
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.62	15.42	42	14.15	14.77	45	14.73	15.23	49	12.93	14.36	28	13.12	14.45	32
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.86	9.11	46	9.83	9.03	75	9.50	9.13	66	10.71	9.76	76	10.99	9.71	85
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		192,677			190,468			191,830			192,088			177,467		1.16	21.95

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue .....	3.14			3.04			2.84			7.32			4.86					
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	12.57	11.54	52	13.01	11.35	54	12.46	11.03	53	13.88	11.51	58	13.66	10.22	61			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	35,583	3,235	3,289	2,508	2,658
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	35,583	3,235	3,289	2,508	2,658
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.64	0.93	0.87	1.25	1.17
Cost: Interest-bearing deposits.....	0.12	0.59	0.42	1.19	0.97
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....	0.26	5.29	5.18	27.03	27.29
Commercial and industrial loans .....	1.03	0.59	0.64	0.29	1.53
Foreign governments and institutions .....	0	0	0	0	0
<b>Growth Rates</b>					
Net loans and leases.....	-1.19	10.27	-2.40	22.48	7.24
Total selected assets.....	999.94	3.19	2.04	12.40	40
Deposits .....	9.07	19.33	81	-5.64	273.84
		5.10	31.14	10.36	3.24
		74	2.04	10.36	97
			81		5

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		45,320	68,671	87,724	119,233	72,469	-34.00	115.03
Dividends .....		45,266	68,623	87,612	119,135	72,420	-34.04	115.54
Interest .....		54	48	112	98	49	12.50	-28.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		52	82	136	198	184	-36.59	-10.34
Dividends .....		52	82	136	198	184	-36.59	-10.34
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		45,372	68,753	87,860	119,431	72,653	-34.01	114.69
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		148	18	62	33	56	722.22	
Total operating income .....		45,520	68,771	87,922	119,464	72,709	-33.81	123.85
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		-100.00
Interest expense .....		2,679	14	2,674	0	0	19035.71	
Other expenses .....		3,520	4,640	8,060	10,619	10,897	-24.14	29.75
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		6,199	4,654	10,734	10,619	10,897	33.20	76.26
Income (loss) before taxes .....		39,321	64,117	77,188	108,845	61,812	-38.67	133.80
Applicable income taxes (credit) .....		-1,446	-360	-2,339	-2,299	-2,284		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		40,767	64,477	79,527	111,144	64,096	-36.77	129.96
Equity in undistributed income of subsidiaries .....		60,470	-24,054	36,401	35,134	72,419		187.91
Bank subsidiaries .....		60,470	-24,054	36,401	35,134	72,419		187.91
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		101,237	40,423	115,928	146,278	136,515	150.44	161.38
<b>Memoranda</b>								
Bank net income .....		105,736	44,569	124,013	154,269	144,839	137.24	151.73
Nonbank net income .....		52	82	136	198	184	-36.59	-10.34
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	1,781,209	93.88	1,707,150	92.69	1,751,141	92.65	1,709,124	1,560,085	4.34	30.79	
Common and preferred stock .....	1,781,209	93.88	1,694,583	92.01	1,751,141	92.65	1,691,907	1,540,251	5.11	31.69	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	12,567	0.68	0	0	17,217	19,834	-100.00	-100.00	
Investment in nonbank subsidiaries .....	4,444	0.23	4,444	0.24	4,444	0.24	4,444	4,212	0.00	5.51	
Common and preferred stock .....	4,444	0.23	4,444	0.24	4,444	0.24	4,444	4,212	0.00	5.51	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	105,218	5.55	128,261	6.96	131,594	6.96	54,257	38,029	-17.97	57.14	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0	0		
Other assets .....	6,551	0.35	1,925	0.10	2,852	0.15	2,254	5,433	240.31	-35.32	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	1,897,422	100.00	1,841,780	100.00	1,890,031	100.00	1,770,079	1,607,759	3.02	31.48	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	98,380	5.18	98,140	5.33	98,201	5.20	0	0	0	0.24	
Other liabilities .....	12,311	0.65	8,924	0.48	8,592	0.45	56,741	15,073	37.95	8.48	
Balance due to subsidiaries and related institutions .....	117,520	6.19	109,613	5.95	116,974	6.19	119,304	114,091	7.21	25.96	
Total liabilities .....	228,211	12.03	216,677	11.76	223,767	11.84	176,045	129,164	5.32	118.08	
Equity Capital .....	1,669,211	87.97	1,625,103	88.24	1,666,264	88.16	1,594,034	1,478,595	2.71	24.71	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0		
Common stock .....	345	0.02	351	0.02	351	0.02	357	352	-1.71	1.17	
Common surplus .....	1,311,109	69.10	1,344,744	73.01	1,349,528	71.40	1,373,583	1,337,084	-2.50	3.83	
Retained earnings .....	319,506	16.84	201,449	10.94	247,316	13.09	186,838	134,055	58.60	399.49	
Accumulated other comprehensive income .....	38,251	2.02	78,559	4.27	69,069	3.65	33,256	7,104	-51.31	233.63	
Other equity capital components .....	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,897,422	100.00	1,841,780	100.00	1,890,031	100.00	1,770,079	1,607,759	3.02	31.48	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	117,520	6.19	109,613	5.95	116,974	6.19	119,304	114,091	7.21	25.96	
Notes payable to subsidiaries that issued TPS .....	143,500	7.56	143,500	7.79	143,500	7.59	143,500	136,000	0.00	5.51	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	12.33	12.64	55	5.02	4.33	45	7.14	7.29	46	9.50	9.68	47	10.45	10.40	50
Bank net income / Average equity investment in banks .....	12.07	12.37	55	5.28	4.55	43	7.25	7.45	42	9.68	10.51	49	10.57	11.19	51
Nonbank net income / Average equity investment in nonbanks .....	2.34	13.40	33	3.69	7.01	52	3.06	9.75	42	4.65	7.89	49	4.37	7.10	45
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	104.44	96.24	71	110.26	91.35	64	106.97	88.16	69	105.46	82.22	69	106.10	82.56	72
Nonbank net income / Parent net income .....	0.05	3.10	38	0.20	6.35	37	0.12	3.59	37	0.14	5.93	33	0.13	3.78	39
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	13.67	16.87	52	13.33	20.37	52	13.43	20.06	49	11.04	20.43	50	8.74	20.88	37
Total debt / Equity capital .....	5.89	11.60	42	6.04	14.50	45	5.89	14.41	40	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	14.49	13.82	63	14.87	16.78	63	14.51	16.67	59	9	16.36	48	9.20	17.10	47
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.89	11.69	41	6.04	14.81	44	5.89	14.68	39	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	5.89	11.71	42	6.04	14.64	45	5.89	14.52	40	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	5.89	11.05	42	6.04	13.39	46	5.89	13.56	40	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	45.57	39.10	51	31.89	29.33	53	37.03	34.67	51	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	106.98	103.07	73	104.55	103.11	62	105.36	102.81	68	106.42	103.22	71	104.45	103.10	57
Total investment in subs / Equity capital.....	106.98	108.26	62	105.32	110.49	52	105.36	110.16	53	107.50	111.07	61	105.80	112.48	50
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.58	0.25	74	0.91	0.67	66	0.77	0.47	66	0.70	0.36	69	0.48	0.35	59
Equity investment in subs – equity cap / Net income-div (X).....	0.81	0.83	59	1.43	3.93	48	1.25	1.82	48	1.94	1.22	78	0.92	1.22	52
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	133.25	138.64	54	359.08	143.95	90	164.20	136.59	71	116.95	177.68	29	99.08	162.34	21
Cash from ops + noncash items + op expense / Op expense + dividend .....	158	130.64	68	113.01	154.33	41	112	147.24	37	207.44	190.27	63	89.25	174.91	13
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	25.89	103.17	20	205.90	148.07	73	173.79	134.08	76	124.33	116.34	62	90.23	103.19	31
Pretax operating income + interest expense / Interest expense .....	1,567.75	1,479.01	64	58,078.57	2,733.67	99	2,986.61	2,016.32	83		1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	991.23	1,667.11	47	2,450.33	1,374.36	82	1,171.46	1,539.23	61	1,755.69	1,632.83	65	1,107.37	1,369.37	54
Dividends + interest from subsidiaries / Interest expense + dividends .....	143.01	153.06	53	470.52	169.52	92	187.30	150.43	72	127.74	210.80	27	112.13	188.90	24
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	5.55	3.64	66	1.93	3.69	49	2.99	3.85	51	-0.47	2.64	19	1.71	2.61	49
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.21			0.05		0.10			0.04		0.24
Nonaccrual.....					0.96			0.97		1.03			0.54		6.54
Total .....					1.17			1.02		1.13			0.58		6.78
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	71.25	78.46	52	22.64	73.92	16	55.62	81.10	35	84.12	57.84	76	101.08	57.26	86
Dividends declared / Net income .....	28.69	25.30	57	36.11	60.26	34	38.16	42.29	45	63.92	33.08	93	47.46	27.33	87
Net income – dividends / Average equity.....	8.79	9.64	51	3.21	1.15	64	4.41	4.14	51	3.43	6.46	15	5.49	7.33	25
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	155.83	139.49	62	470.08	166.94	86	198.06	132.17	71	127.42	178.13	38	111.77	157.73	33
Dividends from nonbank subsidiaries .....	0.18	3.97	68	0.56	3.69	74	0.31	3.41	62	0.21	7.53	47	0.28	7.13	58
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	156.01	193.08	52	470.65	205.70	85	198.37	174.85	66	127.64	260.40	25	112.06	215.26	18
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	42.81	36.56	57	153.97	82.59	80	70.65	60.28	60	77.23	66.55	61	50	60.71	41
Interest income from bank subsidiaries.....	0.05	0.11	72	0.11	0.58	63	0.09	0.36	62	0.06	0.54	57	0.03	0.52	52
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	42.86	38.35	54	154.08	98.26	75	70.74	62.88	56	77.29	69.36	56	50.03	63.43	39
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	54.17	70	100	52.25	76	100	56.39	72	100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	100	76.16	67	100	78.35	67	100	79.84	64	100	150.41	51	100	99.33	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.44	67.82	73	99.78	66.84	76	99.65	69.76	81	99.72	67.32	86	99.60	65.18	81
Interest income from bank subsidiaries.....	0.12	0.39	68	0.07	1.06	51	0.13	0.63	59	0.08	0.80	53	0.07	0.92	54
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.56	81.78	66	99.85	81.90	66	99.77	82.20	74	99.81	78.80	81	99.67	74.20	73
Dividends from nonbank subsidiaries .....	0.11	2.67	65	0.12	2.05	70	0.15	1.95	60	0.17	2.65	52	0.25	2.57	59
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.11	6.48	50	0.12	6.25	54	0.15	4.70	48	0.17	7.29	38	0.25	7.64	44
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	119.46	28.31	91	111.69	33.86	89	119.12	27.08	92	28.33			26.53		